

Information to identify the case:

Debtor 1 **John E. Altieri**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-31956-KRH**

Social Security number or ITIN **xxx-xx-3459**

EIN **47-5428781**

Social Security number or ITIN _____

EIN ____-____-____

Date case filed for chapter **7 4/11/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John E. Altieri	
2. All other names used in the last 8 years	dba Rhuberry LLC	
3. Address	3551 Calvins Pond Trail Powhatan, VA 23139	
4. Debtor's attorney Name and address	Graham Thornton Jennings Jr. Graham T. Jennings, Jr., P.C. P. O. Box 426 Powhatan, VA 23139	Contact phone (804) 598-7912 Email: powlaw@gjenningspc.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

Debtor **John E. Altieri**

Case number **19-31956-KRH**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: April 17, 2019</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>May 20, 2019 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	<p>Filing deadline: July 19, 2019</p>
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 John E. Altieri
 Debtor

Case No. 19-31956-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: glennj
 Form ID: 309A

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 Total Noticed: 41

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db
 14809086 +John E. Altieri, 3551 Calvins Pond Trail, Powhatan, VA 23139-5851
 14809089 Bank of America, P.O. Box 15710, Wilmington, DE 19850-5710
 14809091 Capital One, PO Box 71087, Charlotte, NC 28272-1087
 14809092 +Capital One/Bass, PO Box 30281, Salt Lake City, UT 84130-0281
 14809095 CashNet USA, PO Box 206739, Dallas, TX 75320-6739
 14809099 Chesterfield County Utilities, PO Box 20725, Richmond, VA 23261-0000
 ++FUNDBOX INC, 300 MONTGOMERY ST, SUITE 900, SAN FRANCISCO CA 94104-1921
 (address filed with court: Fundbox, 300 Montgomery Street, San Francisco, CA 94104-0000)
 14809098 +Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
 14809101 +Kabbage Celtic Bank, 268 State Street, #300, Salt Lake City, UT 84111-5314
 14809102 +Kevin & Sue Cassidy, 103 Light Court, Folsom, CA 95630-1570
 14809103 Kroger/US Bank, PO Box 79048, Saint Louis, MO 63179-0000
 14809104 +Lending Club, 595Market St. Suite 200, San Francisco, CA 94105-2803
 14809105 +Margaret Altieri, 3510 Sherwood Bluff Way, Powhatan, VA 23139-4343
 14809106 +Melanie Friend, CowanGates Law Firm, 1930 Huguenot Road, Richmond, VA 23235-4304
 14809107 Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
 14809108 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Irving, TX 75063-0000
 14809111 +Powhatan County, PO Box 87, Powhatan, VA 23139-0087
 14809112 +Quicksilver Capital, 4208 13th Avenue, Brooklyn, NY 11219
 14809115 +SYNCB/Summit, PO Box 960061, Orlando, FL 32896-0061
 14809119 Vital Recovery Service, PO Box 923748, Peachtree Corners, GA 30010-3748
 14809121 Wells Fargo Dealer Services, PO Box 17900, Littleton, CO 80127-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: powlaw@gjenningspc.com Apr 18 2019 03:42:30 Graham Thornton Jennings, Jr.,
 Graham T. Jennings, Jr., P.C., P. O. Box 426, Powhatan, VA 23139
 tr E-mail/Text: brobinson@iq7technology.com Apr 18 2019 03:44:26 Bruce E. Robinson,
 P.O. Box 538, South Hill, VA 23970-0538
 14809084 +EDI: AMEREXPR.COM Apr 18 2019 07:18:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 14809085 +E-mail/Text: bk@avant.com Apr 18 2019 03:44:12 Avant, 222 N LaSalle St., Ste 1700,
 Chicago, IL 60601-1101
 14809087 EDI: BANKAMER2.COM Apr 18 2019 07:18:00 Bank of America, P.O. Box 25118,
 Tampa, FL 33622-5118
 14809088 +EDI: CAPITALONE.COM Apr 18 2019 07:18:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14809090 +EDI: CAPITALONE.COM Apr 18 2019 07:18:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14809093 EDI: CHASE.COM Apr 18 2019 07:18:00 Chase, Cardmember Services, PO Box 15153,
 Wilmington, DE 19886-5153
 14809094 +E-mail/Text: mayfield@chesterfield.gov Apr 18 2019 03:44:20 Chesterfield County Treasurer,
 PO Box 70, Chesterfield, VA 23832-0906
 14809096 E-mail/Text: saxonn@chesterfield.gov Apr 18 2019 03:44:23 Chesterfield Utilities,
 Account Collections Section, PO Box 608, Chesterfield, VA 23832-0009
 14809097 +EDI: DISCOVER.COM Apr 18 2019 07:18:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 14809099 E-mail/Text: bankruptcyfilings@fundbox.com Apr 18 2019 03:42:45 Fundbox,
 300 Montgomery Street, San Francisco, CA 94104-0000
 14809100 EDI: IRS.COM Apr 18 2019 07:18:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 14809109 +EDI: NAVIENTFKASMDOE.COM Apr 18 2019 07:18:00 Navient - US Department of Edu,
 PO Box 740351, Atlanta, GA 30374-0351
 14809110 +E-mail/Text: netcreditbnc@enova.com Apr 18 2019 03:44:18 Net Credit, 175 W Jackson Blvd,
 Ste 1000, Chicago, IL 60604-2863
 14809113 +EDI: RMSC.COM Apr 18 2019 07:18:00 SYNCB/Amazon, PO Box 960013, Orlando, FL 32896-0013
 14809114 +EDI: RMSC.COM Apr 18 2019 07:18:00 SYNCB/Lowes, PO Box 530914, Atlanta, GA 30353-0914
 14809116 +EDI: RMSC.COM Apr 18 2019 07:18:00 SYNCB/Walmart, PO Box 530927, Atlanta, GA 30353-0927
 14809118 EDI: TFSR.COM Apr 18 2019 07:18:00 Toyota Financial Services, PO Box 5855,
 Carol Stream, IL 60197-5855
 14809117 +EDI: WTRRN BANK.COM Apr 18 2019 07:18:00 Target, PO Box 660170, Dallas, TX 75266-0170
 14809120 +EDI: WFFC.COM Apr 18 2019 07:18:00 Wells Fargo, PO Box 77053,
 Minneapolis, MN 55480-7753

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: glennj
Form ID: 309A

Page 2 of 2
Total Noticed: 41

Date Rcvd: Apr 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;brobinson@IQ7Technology.com;brobinson@ecf.epiqsystems.com
Graham Thornton Jennings, Jr. on behalf of Debtor John E. Altieri powlaw@gjenningspc.com,
r60184@notify.bestcase.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3